



January 6, 2014

The Honorable Robert Menendez
528 Senate Hart Office Building
United States Senate
Washington D.C., 20510

The Honorable Johnny Isakson
131 Russell Senate Office Building
United States Senate
Washington D.C., 20510

Dear Senators Menendez and Isakson:

On behalf of the National Association of Counties (NACo), we applaud your leadership in introducing the Homeowner Flood Insurance Affordability Act (S. 1846). S. 1846 delays implementation of the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12), which dramatically increases the cost of flood insurance for our citizens and businesses.

The purpose of BW-12 was to make the National Flood Insurance Program (NFIP) solvent. However, BW-12 created some unintended consequences. Many of the 3,069 counties represented by NACo, both coastal and inland, have stated that yearly insurance rates for their homeowners and businesses are dramatically rising.

Counties are concerned over the impact that rising insurance rates may have on property values, tax rates and future economic development plans. This, in turn, impairs a county's ability to direct needed resources to its citizens. Rising flood insurance rates are not just a coastal issue; they impact every state in the nation. Additionally, as the Federal Emergency Management Agency (FEMA), which oversees the NFIP program, continues to update its flood maps, more low-lying areas may be impacted in the future.

NACo supports a sustainable, fiscally responsible NFIP that protects the businesses and homeowners who built according to code and have followed all applicable laws, and we urge Congress to amend the Biggert-Waters Act to keep flood insurance rates affordable while balancing the fiscal solvency of the program. Further, NACo urges Congress to reinstate the grandfathering of properties (not policies) that were built to code, have maintained insurance and have not repeatedly flooded, and to implement economically reasonable rate structures.

We thank you for your continued leadership on this important issue and urge passage of S. 1846. If you have any questions, please do not hesitate to contact NACo Associate Legislative Director Julie Ufner at 202.942.4269.

Sincerely,

A handwritten signature in black ink, appearing to read "Linda Langston". The signature is fluid and cursive, with the first name "Linda" being more prominent than the last name "Langston".

Linda Langston
President
National Association of Counties